

**Fill in this information to identify the case:**

Debtor 1 Lauren Cook

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 17-48858-mlo

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 1-2

Last 4 digits of any number you use to identify the debtor's account: 8 3 1 6

Date of payment change:  
Must be at least 21 days after date of this notice 06/01/2022

\*Payment will increase to \$716.23 on 12/01/2022 as overage spread will have expired. Please review the attached Escrow Analysis for the overage calculation

New total payment: \$ 715.96 \*  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 233.04      New escrow payment: \$ 236.90

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%      New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_      New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_      New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Lauren Cook

First Name Middle Name Last Name

Case number (if known) 17-48858-mlo

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date 05/03/2022

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email bankruptcy@sottileandbarile.com



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS  
TO THIS ADDRESS

PO BOX 619063 • DALLAS, TX 75261-9063

# ESCROW STATEMENT

Analysis Date:  
Loan Number:  
For Inquiries:  
Property Address:

April 18, 2022

800.686.2404

4459 LAUREL CLUB CIR APT  
WEST BLOOMFIELD MI 48323

LAUREN COOK  
4459 LAUREL CLUB CIR APT 16  
WEST BLOOMFIELD MI 48323-2903

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

## Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current (from Last Analysis)	Effective 06/01/22
Principal & Interest Pmt	\$479.06	\$479.06
Total Monthly Escrow Payment	\$233.04	\$236.90
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
<b>Total Payment</b>	<b>\$712.10</b>	<b>\$715.96</b>

Shortage/Surplus Information	Effective 06/01/22
Upcoming Total Annual Bills	\$2,846.13
Required Cushion	\$388.00
Required Starting Balance	\$1,358.04
Over/Short Spread	(\$0.27)

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$388.00. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$1,359.63	\$1,358.04
JUN 2022	\$237.17	\$43.18	PMI INSURANC	\$1,553.62	\$1,552.03
JUL 2022	\$237.17	\$43.18	PMI INSURANC	\$1,747.61	\$1,746.02
AUG 2022	\$237.17	\$43.18	PMI INSURANC	\$1,941.60	\$1,940.01
AUG 2022		\$1,290.92	TAXES	\$650.68	\$649.09
SEP 2022	\$237.17	\$43.18	PMI INSURANC	\$844.67	\$843.08
SEP 2022		\$346.00	HOB/ADD POL	\$498.67	\$497.08
OCT 2022	\$237.17	\$43.18	PMI INSURANC	\$662.66	\$661.07
NOV 2022	\$237.17	\$43.18	PMI INSURANC	\$866.65	\$865.06

Intentionally Left Blank

Property Address:  
4459 LAUREL CLUB CIR APT  
WEST BLOOMFIELD MI 48323

LAUREN COOK  
4459 LAUREL CLUB CIR APT 16  
WEST BLOOMFIELD MI 48323-2903

Analysis Date: April 18, 2022

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
DEC 2022	\$237.17	\$43.16	PMI INSURANC	\$1,080.64	\$1,079.05
DEC 2022		\$691.05	TAXES	\$369.59	\$366.00
JAN 2023	\$237.17	\$43.16	PMI INSURANC	\$583.56	\$581.99
FEB 2023	\$237.17	\$43.16	PMI INSURANC	\$777.57	\$775.96
MAR 2023	\$237.17	\$43.16	PMI INSURANC	\$971.56	\$969.97
APR 2023	\$237.17	\$43.16	PMI INSURANC	\$1,165.55	\$1,163.96
MAY 2023	\$237.17	\$43.16	PMI INSURANC	\$1,359.54	\$1,357.95
	<u>\$2,846.04</u>	<u>\$2,846.13</u>			

### Annual Escrow Account Disclosure Statement Account History

\* Because there was a recent analysis done on your account there is no account history at this time.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$0.00	\$0.00

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,359.63. Your starting balance (escrow balance required) according to this analysis should be \$1,358.04. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$0.00. This post-petition analysis shows a surplus of \$1.59. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly. We are keeping the surplus and lowering your monthly payments.

We anticipate the total of your coming year bills to be \$2,846.13. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment:	\$237.17
Over/Short Spread:	(\$0.27)
Escrow Payment:	<u>\$236.90</u>



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
DETROIT DIVISION**

In Re:

Case No. 17-48858-mlo

Lauren Cook

Chapter 13

Debtor.

Judge Maria L. Oxholm

---

**PROOF OF SERVICE**

---

The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on May 3, 2022 to the following:

Lauren Cook, Debtor  
4459 Laurel Club Circle #16  
West Bloomfield, MI 48323

Marshall D. Schultz, Debtor's Counsel  
marshall.d.schultz@gmail.com

Tammy L. Terry, Trustee  
mieb\_ecfadmin@det13.net

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com  
Attorney for Creditor